

Table I.A.2.e(1997) Percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1997

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	28.1%	25.2%	84.4%	37.8%	61.3%	21.6%	19.5%	65.8%
Firm size								
Less than 50 employees	12.4%	22.8%	81.0%	32.3%	53.4%	9.6%	9.6%	57.8%
50+ employees	51.9%	28.9%	89.5%	46.1%	73.2%	39.7%	34.6%	78.0%
Less than 10 employees	10.3%	24.6%	78.8%	32.0%	50.1%	8.7%	8.5%	46.8%
10-24 employees	14.1%	19.7%	84.3%	31.8%	58.6%	10.4%	11.0%	75.2%
25-99 employees	21.5%	18.4%	87.4%	36.0%	60.8%	14.8%	13.9%	82.2%
100-999 employees	37.0%	22.7%	87.0%	38.2%	68.5%	25.1%	23.2%	84.8%
1000+ employees	67.1%	35.0%	91.1%	52.6%	78.6%	52.9%	45.2%	73.2%
Industry group								
Agric., fish., forest.	12.8%	34.7%	68.3%	21.4%	52.7%	10.1%	10.3%	43.5%
Mining	8.1%	25.2%	76.1%	17.5%	61.5%	20.7%	25.1%	62.4%
Construction	9.6%	18.8%	83.5%	29.3%	57.3%	9.6%	9.2%	67.7%
Manufacturing	26.6%	23.3%	86.0%	38.9%	59.2%	18.1%	15.8%	78.1%
Transp., commu., util.	40.4%	38.1%	84.1%	40.9%	64.4%	38.5%	36.8%	69.3%
Wholesale	25.5%	21.3%	86.2%	35.1%	63.4%	21.2%	17.5%	68.9%
Retail	34.9%	26.5%	85.7%	40.7%	63.6%	26.2%	23.1%	76.9%
Fin., ins., real est.	42.1%	25.3%	86.9%	43.3%	70.3%	41.4%	36.5%	57.2%
Services	22.9%	24.7%	83.2%	37.0%	57.3%	13.2%	12.7%	58.2%
Unknown	18.6%	47.8%	52.2%	0.0%	52.2%	9.7%	9.7%	15.8%
Ownership								
For profit, incorporated	30.1%	24.7%	85.8%	38.3%	63.6%	23.2%	21.1%	69.6%
For profit, unincorporated	15.8%	27.5%	78.6%	34.8%	49.9%	12.6%	10.0%	53.1%
Nonprofit	25.0%	24.7%	82.0%	38.5%	55.8%	21.0%	20.2%	51.7%
Unknown	41.4%	27.4%	83.7%	36.0%	69.2%	21.9%	20.4%	69.7%
Age of firm								
Less than 5 years	13.4%	19.0%	84.4%	34.7%	54.7%	7.8%	6.9%	58.1%
5-9 years	13.2%	18.3%	85.3%	35.9%	55.4%	7.2%	6.7%	61.7%
10-19 years	15.9%	23.3%	82.7%	33.2%	57.1%	9.2%	9.2%	62.8%
20 or more years	34.7%	29.7%	83.9%	42.6%	61.0%	31.3%	28.8%	64.1%
Unknown	47.6%	27.9%	86.2%	37.6%	73.4%	35.3%	30.2%	78.9%
Multi/single status								
2 or more locations	49.9%	29.5%	88.5%	44.6%	72.3%	38.8%	33.9%	77.2%
1 location only	13.2%	22.3%	81.6%	33.2%	53.7%	9.8%	9.6%	57.9%
Percent full-time employees								
Less than 25%	21.5%	33.5%	76.0%	35.7%	49.4%	16.8%	15.6%	55.2%
25-49%	32.5%	26.5%	84.9%	44.0%	62.6%	23.4%	22.0%	70.2%
50-74%	23.8%	27.1%	81.1%	38.5%	55.7%	14.5%	13.0%	66.1%
75% or more	28.8%	24.3%	85.4%	37.2%	62.8%	22.9%	20.7%	65.8%
Union presence								
No union employees	24.2%	23.6%	84.0%	35.8%	59.9%	18.2%	16.6%	66.3%
Has union employees	58.2%	32.5%	89.3%	51.0%	74.8%	48.1%	42.1%	73.6%
Unknown	52.0%	39.1%	85.7%	52.5%	66.6%	41.6%	36.8%	52.4%
Percent low wage employees								
50% or more low wage	27.6%	31.2%	79.3%	35.6%	57.2%	18.7%	18.4%	68.2%
Less than 50% low wage	22.5%	22.0%	84.9%	37.3%	59.8%	17.9%	16.4%	65.1%
Unknown	50.5%	34.6%	85.0%	40.9%	69.2%	37.3%	32.1%	67.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table I.A.2.e(1997) Standard error for percent of private-sector establishments offering health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1997

Characteristics	2 or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	0.37%	0.46%	0.34%	0.59%	0.55%	0.76%	0.70%	0.65%
Firm size								
Less than 50 employees	0.38%	0.56%	0.57%	0.60%	0.62%	0.50%	0.61%	0.63%
50+ employees	0.74%	0.88%	0.36%	1.08%	0.58%	1.39%	1.12%	1.09%
Less than 10 employees	0.50%	1.03%	0.95%	0.94%	1.00%	0.56%	0.72%	1.45%
10-24 employees	1.02%	1.17%	0.92%	0.81%	0.78%	0.51%	0.70%	1.21%
25-99 employees	0.83%	1.19%	0.69%	0.90%	1.18%	0.96%	0.76%	0.65%
100-999 employees	1.31%	1.26%	0.92%	1.65%	0.97%	1.08%	1.30%	1.03%
1000+ employees	0.98%	1.14%	0.25%	1.36%	0.82%	1.89%	1.66%	1.65%
Industry group								
Agric., fish., forest.	3.64%	4.04%	3.48%	4.21%	4.49%	2.45%	2.72%	3.73%
Mining	1.99%	10.00%	9.09%	4.86%	9.25%	6.03%	7.67%	8.28%
Construction	1.04%	0.94%	1.07%	1.27%	1.60%	1.04%	1.21%	3.03%
Manufacturing	1.37%	1.58%	1.23%	1.41%	2.37%	1.15%	1.17%	1.97%
Transp., comm., util.	2.59%	2.27%	1.66%	2.38%	2.26%	1.57%	1.25%	2.49%
Wholesale	1.41%	1.54%	1.28%	2.51%	2.01%	0.93%	1.31%	2.16%
Retail	1.18%	1.45%	1.13%	1.31%	1.16%	1.34%	0.83%	1.29%
Fin., ins., real est.	1.66%	1.95%	1.04%	1.74%	2.29%	2.81%	2.42%	1.57%
Services	0.67%	0.66%	0.90%	0.73%	0.41%	0.56%	0.71%	0.84%
Unknown	6.36%	13.86%	14.54%	0.00%	14.54%	10.16%	10.16%	5.02%
Ownership								
For profit, incorporated	0.53%	0.59%	0.25%	0.34%	0.48%	0.83%	0.76%	0.86%
For profit, unincorporated	1.19%	1.38%	1.25%	2.22%	1.65%	1.31%	1.11%	1.71%
Nonprofit	0.59%	0.98%	0.83%	0.99%	1.44%	0.95%	0.97%	1.25%
Unknown	2.97%	2.68%	2.89%	4.62%	4.10%	1.31%	1.59%	3.68%
Age of firm								
Less than 5 years	0.91%	1.29%	1.10%	2.03%	1.58%	0.82%	0.88%	1.96%
5-9 years	1.11%	1.20%	1.08%	1.27%	1.48%	0.83%	0.86%	1.25%
10-19 years	1.34%	0.91%	1.06%	1.00%	1.35%	0.60%	0.75%	1.27%
20 or more years	1.19%	1.08%	0.63%	0.98%	1.12%	1.64%	1.38%	0.99%
Unknown	1.06%	1.25%	0.73%	1.28%	0.67%	1.36%	1.34%	0.66%
Multi/single status								
2 or more locations	0.65%	0.86%	0.46%	1.07%	0.79%	1.46%	1.19%	1.14%
1 location only	0.38%	0.54%	0.51%	0.58%	0.65%	0.33%	0.45%	0.59%
Percent full-time employees								
Less than 25%	2.68%	1.36%	2.00%	2.89%	2.72%	2.01%	2.16%	2.93%
25-49%	1.54%	1.59%	1.12%	1.03%	1.99%	2.11%	2.00%	2.52%
50-74%	1.17%	1.24%	1.24%	1.49%	1.62%	0.85%	0.93%	0.96%
75% or more	0.42%	0.48%	0.42%	0.89%	0.67%	0.98%	0.83%	0.71%
Union presence								
No union employees	0.41%	0.42%	0.34%	0.60%	0.66%	0.65%	0.62%	0.68%
Has union employees	2.27%	1.93%	1.52%	2.57%	2.80%	2.50%	2.49%	2.08%
Unknown	2.79%	2.76%	1.95%	1.96%	3.23%	3.23%	3.09%	2.43%
Percent low wage employees								
50% or more low wage	1.55%	1.51%	1.36%	1.70%	1.42%	1.65%	1.61%	2.56%
Less than 50% low wage	0.54%	0.66%	0.53%	0.84%	0.77%	0.81%	0.77%	0.65%
Unknown	1.54%	1.37%	0.70%	1.10%	1.08%	1.46%	1.32%	1.54%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).